

UNITED STATES BANKRUPTCY COURTWESTERN DISTRICT OF TEXAS
EL PASO DIVISION

In re: ESTHER VARELA

Case No.: 14-30946-HCM

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Stuart C. Cox, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/11/2014.
- 2) The plan was confirmed on 08/08/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/01/2016, 11/07/2016.
- 5) The case was dismissed on 11/07/2016.
- 6) Number of months from filing or conversion to last payment: 29.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 7,520.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$9,844.41
Less amount refunded to debtor:	\$1,774.99

NET RECEIPTS:	\$8,069.42
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$3,200.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$609.48
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$3,809.48
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Attorney fees paid and disclosed by debtor:	\$.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ASHLEY FURNITURE/ GEMB	Secured	3,561.00	NA	NA	.00	.00
BARRETT DAFFIN FRAPPIER TURNER &	Unsecured	NA	NA	NA	.00	.00
BEST BUY	Secured	1,132.00	NA	NA	.00	.00
CASA BELLA	Secured	1,236.00	NA	NA	.00	.00
CERASTES, LLC	Unsecured	NA	746.22	746.22	.00	.00
CHASE	Unsecured	3,344.00	NA	NA	.00	.00
COUNTRY DOOR	Unsecured	1,360.00	1,380.83	1,380.83	.00	.00
F.H.A./H.U.D.	Unsecured	NA	NA	NA	.00	.00
FINGERHUT CORP.	Unsecured	121.00	NA	NA	.00	.00
FORD MOTOR CREDIT	Secured	27,317.00	27,337.10	27,337.10	.00	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	NA	.00	.00
L.V.N.V. FUNDING	Unsecured	1,081.00	1,061.10	1,061.10	.00	.00

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MIRIAM VARELA	Unsecured	NA	NA	NA	.00	.00
MONTGOMERY WARD	Unsecured	NA	242.11	242.11	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,877.00	1,877.14	1,877.14	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	742.00	729.04	729.04	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,553.00	3,553.15	3,553.15	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	740.00	739.93	739.93	.00	.00
REGIONAL MGMT CORP.	Unsecured	696.00	535.34	535.34	.00	.00
SEVENTH AVENUE	Unsecured	700.00	743.36	743.36	.00	.00
SPEEDY CASH	Unsecured	1,004.00	NA	NA	.00	.00
SPEEDY CASH	Unsecured	NA	NA	NA	.00	.00
TAX ASSESSOR	Unsecured	NA	NA	NA	.00	.00
TAX ASSESSOR-COLLECTOR	Priority	NA	3,330.73	3,330.73	.00	.00
U.S. ATTORNEY GENERAL	Unsecured	NA	NA	NA	.00	.00
U.S. ATTORNEY/FHA/HUD/VA/IRS	Unsecured	NA	NA	NA	.00	.00
VETERANS ADMINISTRATION	Unsecured	NA	NA	NA	.00	.00
WELLS FARGO	Priority	NA	30.00	30.00	.00	.00
WELLS FARGO	Secured	4,903.00	4,939.68	4,939.68	1,467.09	554.24
WELLS FARGO	Secured	115,030.00	117,978.41	117,978.41	.00	.00
WELLS FARGO	Secured	5,489.00	5,672.03	5,672.03	1,852.32	386.29
WELLS FARGO BANK	Unsecured	8,978.00	8,978.07	8,978.07	.00	.00
WELLS FARGO BANK	Unsecured	NA	203.50	203.50	.00	.00

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WILCOX LAW FIRM LLC	Unsecured	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing:	117,978.41	.00	.00
Mortgage Arrearage:	5,672.03	1,852.32	386.29
Debt Secured by Vehicle:	27,337.10	.00	.00
All Other Secured:	4,939.68	1,467.09	554.24
TOTAL SECURED:	155,927.22	3,319.41	940.53

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	3,360.73	.00	.00
TOTAL PRIORITY:	3,360.73	.00	.00

GENERAL UNSECURED PAYMENTS:	20,789.79	.00	.00
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Disbursements:

Expenses of Administration:	\$3,809.48		
Disbursements to Creditors:	\$4,259.94		
TOTAL DISBURSEMENTS:			\$8,069.42

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/07/2017

By: /s/Stuart C. Cox

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.